

April 5, 2006

My community, which is in the Greater Kansas City Metropolitan area is already losing almost all of it's small banks. We do not need another megabank! What we need are small banks who take care of their depositors and provide the services that we need. We have already lost so many small businesses to Wal-Mart and their predatory methods and I feel this attempt to start a bank of their own is just another way to soak their customers and to provide even more substandard jobs without proper benefits and enough salary for a person to live on without government aid. A bank that large could conceivably threaten the stability of the economy of the United States, since they will have financial dealings world wide. As their previous business dealings leave so much to be desired, even today or more especially today, I feel that it is not a good thing for consumers, nor for the United States Government to allow Wal-Mart to become the largest and most important bank in the world. Please deny this request for Wal-Mart to start a new bank! There are enough banks out there already to handle all of the business needs that they have. They do not need a bank of their own.

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